## Combined Declaration and Power of Attorney for Patent Application

Docket Number: 00982\_0004\_NPUS00

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR ANALYZING TRANSACTION DATA, the specification of which is attached hereto unless the following box is checked:

as United Sta	July 23, 2001; tes Application Number or PC on(if applica	T International Application Number <u>09/912,</u> able).	<u>280 ;</u> and
I hereby state that I have by any amendment ref		e contents of the above identified specification	, including the claims, as ameaded
I acknowledge the dut	y to disclose information that is	s material to patentability as defined in 37 C.F.	R. § 1.56,
certificate, or § 365(a) below, and have also i	of any PCT international appl	.C. § 119(a)-(d) or § 365(b) of any foreign application, which designated at least one country oplication for patent or inventor's certificate, or which priority is claimed.	other than the United States listed
Prior Foreign Applica	tion(s)		Priority Claimed
No. 1			☐ Yes ☐ No
(Application No.)	(Country)	(Day/Month/Year Filed)	
# 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			☐ Yes ☐ No
(Application No.)	(Country)	(Day/Month/Year Filed)	
(Application No.)	refit under 35 U.S.C. § 119(e) o	of any United States provisional application(s)	listed below.
(Application No.)	(Filing Date)		

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or under § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information that is material to patentability as defined in 37 C.F.R. § 1.56 that became available between the filing date of the prior application and the national or PCT international filing date of this application.

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Appl. No.: 09/912,280 Docket No.: 00982.0004,NPUS00

(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)	
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(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)	

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Appl. No.: 09/912,280 Docket No.: 00982.0004.NPUS00

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